

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

SAMANTHA MARIE GAFFEY

Debtor(s)

Case No. 17-22760CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/05/2017.
- 2) The plan was confirmed on 10/31/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/28/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/06/2020.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$110,783.04.
- 10) Amount of unsecured claims discharged without payment: \$103,640.77.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|--|------------|
| Total paid by or on behalf of the debtor | \$3,600.00 |
| Less amount refunded to debtor | \$0.00 |

NET RECEIPTS: \$3,600.00

Expenses of Administration:

| | |
|---------------------------------------|----------|
| Attorney's Fees Paid Through the Plan | \$0.00 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$162.62 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION: \$162.62

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ADMIN RECOVERY* | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ALLTRAN FINANCIAL LP | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ARS NATIONAL SERVICE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ARS NATIONAL SERVICE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ASSET RECOVERY SOLUTIONS LLC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ASSET RECOVERY SOLUTIONS LLC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ATLANTIC CREDIT & FINANCE INC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| BARCLAYS BANK DELAWARE | Unsecured | 16,000.00 | NA | NA | 0.00 | 0.00 |
| BEST BUY CREDIT SERVICES | Unsecured | 300.00 | NA | NA | 0.00 | 0.00 |
| BILL ME LATER | Unsecured | 6,000.00 | NA | NA | 0.00 | 0.00 |
| BILL ME LATER INC A/S/F SYNCHRO | Unsecured | 0.00 | 5,169.86 | 5,169.86 | 500.13 | 0.00 |
| CAPITAL MANAGEMENT SVCS++ | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE BANK (USA) NA BY A | Unsecured | 4,014.00 | 4,014.56 | 4,014.56 | 388.37 | 0.00 |
| CAPITAL ONE BANK (USA) NA BY A | Unsecured | 2,430.00 | 2,430.86 | 2,430.86 | 235.16 | 0.00 |
| CAPITAL ONE BANK (USA) NA BY A | Unsecured | 2,829.00 | 2,829.10 | 2,829.10 | 273.69 | 0.00 |
| CAPITAL ONE(*) | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE(*) | Unsecured | 2,829.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE(*) | Unsecured | 2,430.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE(*) | Unsecured | 4,014.00 | NA | NA | 0.00 | 0.00 |
| CAROL WRIGHT & GIFTS | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CBC COLLECTIONS | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CBE GROUP | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CREDIT FIRST NA* | Unsecured | 427.00 | NA | NA | 0.00 | 0.00 |
| CREDIT FIRST NA* | Unsecured | 0.00 | 427.20 | 427.20 | 41.33 | 0.00 |
| DISCOVER BANK(*) | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| DISCOVER BANK(*) | Unsecured | 4,067.00 | 4,064.52 | 4,064.52 | 393.20 | 0.00 |
| DISCOVER BANK(*) | Unsecured | 4,067.00 | NA | NA | 0.00 | 0.00 |
| DISCOVER BANK(*) | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ECS++ | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ECS++ | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ENHANCED RECOVERY COMPANY | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |

| Scheduled Creditors: | | | | | | |
|-------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
| EXPERIAN | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| FINANCIAL RECOVERY SVCS INC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| FIRESEV CHECK FREE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| FIRESTONE/CREDIT FIRST NA | Unsecured | 427.00 | NA | NA | 0.00 | 0.00 |
| FIRESTONE++ | Unsecured | 427.00 | NA | NA | 0.00 | 0.00 |
| FIRSTSOURCE ADVANTAGE, LLC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| FREEDOM MORTGAGE CORP | Secured | 103,098.00 | 92,899.09 | 0.00 | 0.00 | 0.00 |
| GALAXY ASSET MANAGMENT++ | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| GETTINGTON (ISSUED BY WEBBANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| IC SYSTEM INC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| KAY JEWELERS | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| LENDING CLUB CORP++ | Unsecured | 6,569.00 | NA | NA | 0.00 | 0.00 |
| MCCARTHY BURGESS & WOLFF | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| MIDLAND CREDIT MANAGEMENT IN | Unsecured | 2,141.00 | NA | NA | 0.00 | 0.00 |
| MIDLAND CREDIT MANAGEMENT IN | Unsecured | 1,409.00 | NA | NA | 0.00 | 0.00 |
| MIDLAND CREDIT MANAGEMENT IN | Unsecured | 4,802.00 | NA | NA | 0.00 | 0.00 |
| MIDLAND FUNDING | Unsecured | 2,141.00 | NA | NA | 0.00 | 0.00 |
| MIDLAND FUNDING | Unsecured | 2,141.00 | NA | NA | 0.00 | 0.00 |
| MIDLAND FUNDING LLC | Unsecured | 2,183.00 | 2,140.41 | 2,140.41 | 207.06 | 0.00 |
| MIDLAND FUNDING LLC | Unsecured | 1,408.00 | 1,408.60 | 1,408.60 | 136.27 | 0.00 |
| MIDLAND FUNDING LLC | Unsecured | 3,994.00 | 4,802.12 | 4,802.12 | 464.56 | 0.00 |
| NORTHLAND GROUP INC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| NORTHSTAR LOCATION SERVICES | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| PORTFOLIO RECOVERY ASSOCIATES | Unsecured | 959.00 | 959.32 | 959.32 | 92.80 | 0.00 |
| PRA AG FUNDING LLC | Unsecured | 959.00 | NA | NA | 0.00 | 0.00 |
| PRA AG FUNDING LLC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| PROSPER MARKET PLACE | Unsecured | 5,771.00 | NA | NA | 0.00 | 0.00 |
| PROSPER MARKET PLACE | Unsecured | 5,771.00 | NA | NA | 0.00 | 0.00 |
| RGS FINANCIAL | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| SYNCHRONY BANK | Unsecured | 1,809.00 | NA | NA | 0.00 | 0.00 |
| SYNCHRONY BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| SYNCHRONY BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| SYNCHRONY BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| SYNCHRONY BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| SYNCHRONY BANK | Unsecured | 1,112.00 | NA | NA | 0.00 | 0.00 |
| SYNCHRONY BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| T MOBILE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| THE SWISS COLONY | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| TU INTERACTIVE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| UNITED RECOVERY SYSTEMS LP* | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| VELOCITY INVESTMENTS LLC | Unsecured | 6,569.00 | 7,285.60 | 7,285.60 | 704.81 | 0.00 |
| VELOCITY PORTFOLIO GROUP++ | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| WEBBANK-FINGERHUT | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| WEBCOLLEX LLC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |

| Summary of Disbursements to Creditors: | | | |
|---|--------------------------|---------------------------|--------------------------|
| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
| Secured Payments: | | | |
| Mortgage Ongoing | \$0.00 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Debt Secured by Vehicle | \$0.00 | \$0.00 | \$0.00 |
| All Other Secured | \$0.00 | \$0.00 | \$0.00 |
| TOTAL SECURED: | \$0.00 | \$0.00 | \$0.00 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$0.00 | \$0.00 | \$0.00 |
| TOTAL PRIORITY: | \$0.00 | \$0.00 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$35,532.15 | \$3,437.38 | \$0.00 |

| | | |
|------------------------------|-------------------|--------------------------|
| Disbursements: | | |
| Expenses of Administration | <u>\$162.62</u> | |
| Disbursements to Creditors | <u>\$3,437.38</u> | |
| TOTAL DISBURSEMENTS : | | <u>\$3,600.00</u> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/30/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.